Filing Company: UnitedHealthcare of Arkansas, Inc. State Tracking Number:

Company Tracking Number: AMD.HRSA.H.01.AR, ETAL

TOI: HOrg02G Group Health Organizations - Health Sub-TOI: HOrg02G.002C Any Size Group - HMO

Maintenance (HMO)

AMD.HRSA.H.01.AR, etal Product Name:

Project Name/Number: AMD.HRSA.H.01.AR, etal/AMD.HRSA.H.01.AR, etal

#### Filing at a Glance

Company: UnitedHealthcare of Arkansas, Inc.

Product Name: AMD.HRSA.H.01.AR, et al TOI: HOrg02G Group Health Organizations -

Health Maintenance (HMO)

Sub-TOI: HOrg02G.002C Any Size Group -

**HMO** 

SERFF Tr Num: UHLC-128397939 State: Arkansas SERFF Status: Closed-Approved- State Tr Num:

Closed

Co Tr Num: AMD.HRSA.H.01.AR, State Status: Approved-Closed

**ETAL** 

Filing Type: Form Reviewer(s): Rosalind Minor

> Author: Kelly Smith Disposition Date: 05/23/2012 Date Submitted: 05/23/2012 Disposition Status: Approved-

> > Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

#### **General Information**

Project Name: AMD.HRSA.H.01.AR, etal Status of Filing in Domicile: Pending

Project Number: AMD.HRSA.H.01.AR, etal Date Approved in Domicile: Requested Filing Mode: Review & Approval **Domicile Status Comments:** 

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Small and Large

Group Market Type: Employer Overall Rate Impact:

Filing Status Changed: 05/23/2012

State Status Changed: 05/23/2012

Deemer Date: Created By: Kelly Smith Submitted By: Kelly Smith

Corresponding Filing Tracking Number: AMD.HRSA.H.01.AR, etal

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null Healthcare.gov ID: Filing Description:

The Amendments incorporate the requirements for coverage of breast pumps as required under the Health Resources

and Services Administration (HRSA) requirement of the Patient Protection and Affordable Care Act (PPACA).

State Narrative:

Filing Company: UnitedHealthcare of Arkansas, Inc. State Tracking Number:

Company Tracking Number: AMD.HRSA.H.01.AR, ETAL

TOI: HOrg02G Group Health Organizations - Health Sub-TOI: HOrg02G.002C Any Size Group - HMO

Maintenance (HMO)

Product Name: AMD.HRSA.H.01.AR, etal

Project Name/Number: AMD.HRSA.H.01.AR, etal/AMD.HRSA.H.01.AR, etal

#### **Company and Contact**

#### **Filing Contact Information**

Kelly Smith, Manager RGA Kelly\_Smith@uhc.com 800 King Farm Blvd. 240-632-8061 [Phone]

Suite 500

Rockville, MD 20850

**Filing Company Information** 

UnitedHealthcare of Arkansas, Inc. CoCode: 95446 State of Domicile: Arkansas

Plaza West Building Group Code: Company Type: HMO

415 North McKinley Street, Suite 300 Group Name: State ID Number:

Little Rock, AK 72205 FEIN Number: 63-1036819

(952) 992-7428 ext. [Phone]

-----

#### **Filing Fees**

Fee Required? Yes

Fee Amount: \$100.00

Retaliatory? No

Fee Explanation: 2x50.00

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

UnitedHealthcare of Arkansas, Inc. \$100.00 05/23/2012 59362516

Filing Company: UnitedHealthcare of Arkansas, Inc. State Tracking Number:

Company Tracking Number: AMD.HRSA.H.01.AR, ETAL

TOI: HOrg02G Group Health Organizations - Health Sub-TOI: HOrg02G.002C Any Size Group - HMO

Maintenance (HMO)

Product Name: AMD.HRSA.H.01.AR, etal

Project Name/Number: AMD.HRSA.H.01.AR, etal/AMD.HRSA.H.01.AR, etal

#### **Correspondence Summary**

#### **Dispositions**

Status	Created By	Created On	Date Submitted
Approved-	Rosalind Minor	05/23/2012	05/23/2012

Filing Company: UnitedHealthcare of Arkansas, Inc. State Tracking Number:

Company Tracking Number: AMD.HRSA.H.01.AR, ETAL

TOI: HOrg02G Group Health Organizations - Health Sub-TOI: HOrg02G.002C Any Size Group - HMO

Maintenance (HMO)

Product Name: AMD.HRSA.H.01.AR, etal

Project Name/Number: AMD.HRSA.H.01.AR, etal/AMD.HRSA.H.01.AR, etal

#### **Disposition**

Disposition Date: 05/23/2012

Implementation Date:
Status: Approved-Closed
HHS Status: HHS Approved

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

Filing Company: UnitedHealthcare of Arkansas, Inc. State Tracking Number:

Company Tracking Number: AMD.HRSA.H.01.AR, ETAL

TOI: HOrg02G Group Health Organizations - Health Sub-TOI: HOrg02G.002C Any Size Group - HMO

Maintenance (HMO)

Product Name: AMD.HRSA.H.01.AR, etal

Project Name/Number: AMD.HRSA.H.01.AR, etal/AMD.HRSA.H.01.AR, etal

Schedule	Schedule Item	Schedule Item Status	<b>Public Access</b>
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Supporting Document	Cover Letter AMD.HRSA.H.01.AR, etal	Approved-Closed	Yes
Form	AMD.HRSA.H.01.AR, etal	Approved-Closed	Yes

Filing Company: UnitedHealthcare of Arkansas, Inc. State Tracking Number:

Company Tracking Number: AMD.HRSA.H.01.AR, ETAL

TOI: HOrg02G Group Health Organizations - Health Sub-TOI: HOrg02G.002C Any Size Group - HMO

Maintenance (HMO)

Product Name: AMD.HRSA.H.01.AR, etal

Project Name/Number: AMD.HRSA.H.01.AR, etal/AMD.HRSA.H.01.AR, etal

#### Form Schedule

Lead Form Number: AMD.HRSA.H.01.AR, etal

Schedule	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Item	Number			Data		
Status						
Approved-	AMD.HRSA	APolicy/Cont AMD.HRSA.H.01.AR	Initial		55.400	AMD.HRSA.H
Closed	.H.01.AR,	ract/Fratern, etal				.01.AR.pdf
05/23/2012	etal	al				AMD.HRSA.H

.09.AR.pdf

Amendmen t, Insert Page,

Certificate:

Endorseme nt or Rider

# Health Resources and Services Administration (HRSA) Amendment

Group [Para]

Contract issuance. This amendment is to be issued to all groups that received the PPACA amendment which included the preventive care at 100% provision. It should not be issued to any group that received the PPACA amendment without that provision.

As described in this Amendment, the Policy is modified as stated below.

Group [Para] Contract Issuance: Include only if the Amendment is to be mailed separate from the COC and if the 2001 series is modified by other amendments. Do not include when amendment is issued as part of the COC.

[Because this Amendment reflects changes in requirements of Federal law, to the extent it may conflict with any Amendment issued to you previously, the provisions of this Amendment will govern.]

Because this Amendment is part of a legal document (the group Policy), we want to give you information about the document that will help you understand it. Certain capitalized words have special meanings. We have defined these words in the Certificate of Coverage (Certificate) in (Section 10: Glossary of Defined Terms).

#### **Benefits for Breast Pumps**

Group [text]	<sup>1</sup> Include for Choice Plus or Select Plus.
Group [text]	<sup>2</sup> Include for Choice Plus or Select Plus if the benefit plan does not provide non-network Benefits.
Group [text]	<sup>3</sup> Include for Choice Plus or Select Plus if the benefit plan provides non- network Benefits. Select applicable copayment, annual deductible and

OOPM statements. Include variable for out of pocket maximum only when the copayment is not 0%.

Preventive care Benefits defined under the <u>Health Resources and Services Administration</u> (HRSA) requirement include the cost of renting one breast pump per Pregnancy in conjunction with childbirth. [Network] Benefits are payable at 100% of Eligible Expenses (without application of any Copayment or Annual Deductible). [Non-Network Benefits are not available.] [Non-Network Benefits [are] [are not] subject to payment of the Annual Deductible and are payable after a Copayment of [0 - 50]%. [This Copayment [applies] [does not apply] to the Out-of-Pocket Maximum.]]

If more than one breast pump can meet your needs, Benefits are available only for the most cost effective pump. We will determine the following:

- Which pump is the most cost effective.
- Whether the pump should be purchased or rented.
- Duration of a rental.
- Timing of an acquisition.

Group [Para]	Include notification requirement if notification requirements apply. Include penalty statement if a penalty is assessed and select the applicable penalty.
Group [text]	<sup>1</sup> Include if it is the member's responsibility to notify us for network and non- network benefits.
Group [text]	<sup>2</sup> Include if the member is only responsible for notification for non-network benefits in Choice Plus or Select Plus.

[[¹You] [²For Non-Network Benefits, you] must notify us before obtaining a breast pump. [If you fail to notify us as required, [Benefits will be reduced to [50 - 95]% of Eligible Expenses] [you will be responsible for paying all charges and no Benefits will be paid].]]

Group [Para]	Contract Issuance: Include Effective Date only if Amendment is to be mailed separate from the COC. Do not include effective date when amendment is
	issued as part of the COC.

### [UnitedHealthcare of Arkansas, Inc.] [¹and UnitedHealthcare Insurance Company]

[Effective Date of this Amendment: _		
(Name and Title)		

# Health Resources and Services Administration (HRSA) Amendment

# UnitedHealthcare of Arkansas, Inc. [¹and UnitedHealthcare Insurance Company]

**Contract Issuance:** This amendment is to be issued to all groups that received the PPACA amendment which included the preventive care at 100% provision. It should not be issued to any group that received the PPACA amendment without that provision.

As described in this Amendment, the Policy is modified as stated below.

**Contract Issuance:** Include only if the Amendment is to be mailed separate from the COC and if the 2009 series is modified by other amendments. Do not include when amendment is issued as part of the COC.

[Because this Amendment reflects changes in requirements of Federal law, to the extent it may conflict with any Amendment issued to you previously, the provisions of this Amendment will govern.]

Because this Amendment is part of a legal document (the group Policy), we want to give you information about the document that will help you understand it. Certain capitalized words have special meanings. We have defined these words in the *Certificate of Coverage (Certificate)* in *Section 9: Defined Terms*.

#### **Benefits for Breast Pumps**

Benefits defined under the *Health Resources and Services Administration (HRSA)* requirement include the cost of renting one breast pump per Pregnancy in conjunction with childbirth. These Benefits are provided as described under *Preventive Care Services* in the *Certificate, Section 1: Covered Health Services*, in the *Schedule of Benefits* and in the *Patient Protection Affordable Care Act (PPACA) Amendment*.

If more than one breast pump can meet your needs, Benefits are available only for the most cost effective pump. We will determine the following:

- Which pump is the most cost effective.
- Whether the pump should be purchased or rented.
- Duration of a rental.
- Timing of an acquisition.

Include notification requirement if notification requirements apply. Include penalty statement if a penalty is assessed and select the applicable penalty.

<sup>1</sup>Include if it is the member's responsibility to notify for network and non-network benefits.

<sup>2</sup>Include if the member is only responsible for notification for non-network benefits in Choice Plus.

[[¹You] [²For Non-Network Benefits, you] must notify us before obtaining a breast pump. [If you fail to notify us as required, [Benefits will be reduced to [50 - 95]% of Eligible Expenses] [you will be responsible for paying all charges and no Benefits will be paid].]]

As a result of this requirement, the exclusion for supplies, equipment and similar incidental services and supplies for personal comfort in *Section 2: Exclusions and Limitations* under *Personal Care, Comfort or Convenience* is replaced with the following:

#### [K.] Personal Care, Comfort or Convenience

- [#.] Supplies, equipment and similar incidental services and supplies for personal comfort. Examples include:
  - Air conditioners, air purifiers and filters and dehumidifiers.
  - Batteries and battery chargers.
  - Breast pumps. This exclusion does not apply to breast pumps for which Benefits are provided under the Health Resources and Services Administration (HRSA) requirement.
  - Car seats
  - Chairs, bath chairs, feeding chairs, toddler chairs, chair lifts and recliners.
  - Exercise equipment.
  - Home modifications such as elevators, handrails and ramps.
  - Hot tubs.
  - Humidifiers.
  - Jacuzzis.
  - Mattresses.
  - Medical alert systems.
  - Motorized beds.
  - Music devices.
  - Personal computers.
  - Pillows.
  - Power-operated vehicles.
  - Radios.
  - Saunas.
  - Stair lifts and stair glides.
  - Strollers.
  - Safety equipment.
  - Treadmills.
  - Vehicle modifications such as van lifts.
  - Video players.
  - Whirlpools.

<b>Contract Issuance:</b> Include Effective Date not include effective date when amendment	only if Amendment is to be mailed separate from the COC. t is issued as part of the COC.	Do
[Effective Date of this Amendment:	]	
(Name and Title)		

Filing Company: UnitedHealthcare of Arkansas, Inc. State Tracking Number:

Company Tracking Number: AMD.HRSA.H.01.AR, ETAL

TOI: HOrg02G Group Health Organizations - Health Sub-TOI: HOrg02G.002C Any Size Group - HMO

Maintenance (HMO)

Product Name: AMD.HRSA.H.01.AR, etal

Project Name/Number: AMD.HRSA.H.01.AR, etal/AMD.HRSA.H.01.AR, etal

#### **Supporting Document Schedules**

Item Status: Status

Approved-Closed

Approved-Closed

Date:

05/23/2012

Bypassed - Item: Flesch Certification

Bypass Reason: Flesch Score - 55.4

Allplication - N/A

Comments:

Item Status: Status

Date:

05/23/2012

Bypassed - Item: Application

Bypass Reason: Flesch Score - 55.4

Allplication - N/A

Comments:

Item Status: Status

Date:

Satisfied - Item: Health - Actuarial Justification Approved-Closed 05/23/2012

Comments:

Attachment:

SG AR UHC HMO 2012.08.01\_No Rate Impact Letter.pdf

Item Status: Status

Date:

Satisfied - Item: PPACA Uniform Compliance Approved-Closed 05/23/2012

Summary

Comments:

Attachment:

AMD.HRSA.H.01.AR PPACA Compliance Summary.pdf

Item Status: Status

Date:

Filing Company: UnitedHealthcare of Arkansas, Inc. State Tracking Number:

Company Tracking Number: AMD.HRSA.H.01.AR, ETAL

TOI: HOrg02G Group Health Organizations - Health Sub-TOI: HOrg02G.002C Any Size Group - HMO

Maintenance (HMO)

Product Name: AMD.HRSA.H.01.AR, etal

Project Name/Number: AMD.HRSA.H.01.AR, etal/AMD.HRSA.H.01.AR, etal

Satisfied - Item: Cover Letter AMD.HRSA.H.01.AR, Approved-Closed 05/23/2012

etal

**Comments:** 

**Attachment:** 

AMD.HRSA.H.01.AR Cover Letter.pdf

Please select the appropriate check box below to indicate which product is amended by this filing.

INDIVIDUAL HEALTH BENEFIT PLANS (Complete SECTION A only)						
	SMALL / LAR	GE GROUP HEALTH BENEF	IT PLANS (Complete <u>SECTION</u>	<u>/ B</u> only)		
This form filing compliance summary is to be submitted with your [endorsement][contract] to comply with the immediate market reform requirements of the Patient Protection and Affordable Care Act (PPACA). These PPACA requirements apply only to policies for health insurance coverage referred to as "major medical" in the statute, which is comprehensive health coverage that includes PPO and HMO coverage. This form includes the requirements for grandfathered (coverage in effect prior to March 23, 2010) and non-grandfathered plans, and relevant statutes. Refer to the relevant statute to ensure compliance. Complete each item to confirm that diligent consideration has been given to each. ( <i>If submitting your filings electronically, bookmark the provision(s) in the form(s) that satisfy the requirement and identify the page/paragraph on this form.</i> )  *For all filings, include the Type of Insurance (TOI) in the first column.  Check box if this is a paper filing.						
COMPANY INFORMATION						
Company Name	NAIC Number	SERFF Tracking Number(s) *if applicable	Form Number(s) of Policy being endorsed	Rate Impact		
UNitedHealthcare of Arkansas, Inc	95446	AMD.HRSA.H.01.AR AMD.HRSA.H.09.AR	POLICY.H.01.AR POL.H.09.AR	☐ Yes  ✓ No		

**Reset Form** 

	SECTION A – Indi			
TOI	Category	Statute Section	Grandfathered	Non- Grandfathered
	Eliminate Pre-existing Condition Exclusions for Enrollees Under Age 19	[Sections 2704 and 1255 of the PHSA/Section 1201 of the PPACA]	N/A	Yes No If <b>no</b> , please explain.
	Explanation:			
	Page Number:			
	Eliminate Annual Dollar Limits on Essential Benefits Except allows for "restricted" annual dollar limits for essential benefits for plan years prior to January 1, 2014.	[Section 2711 of the PHSA/Section 1001 of the PPACA]	N/A	Yes No If no, please explain.
	Explanation:			
	Page Number:			
	Eliminate Lifetime Dollar Limits on Essential Benefits	[Section 2711 of the PHSA/Section 1001 of the PPACA]	☐ Yes ☐ No If no, please explain.	Yes No If no, please explain.
	Explanation:	,		
	Page Number:			
	<b>Prohibit Rescissions</b> – Except for fraud or intentional misrepresentation of material fact.	[Section 2712 of the PHSA/Section 1001 of PPACA]	☐ Yes ☐ No If no, please explain.	☐ Yes ☐ No If no, please explain
	Explanation:			
	Page Number:		-	

	SECTION A – Individual Health Benefit Plans				
TOI	Category	Statute Section	Grandfathered	Non- Grandfathered	
	Preventive Services – Requires coverage and prohibits the imposition of cost-sharing for specified preventative services.  Explanation: Breast Pumps  Page Number: Coverage Amendment	[Section 2713 of the PHSA/Section 1001 of the PPACA]	N/A	☐ Yes ☐ No If <b>no</b> , please explain.	
	Extends Dependent Coverage for Children Until age 26 – If a policy offers dependent coverage, it must include dependent coverage until age 26.  Explanation:  Page Number:	[Section 2714 of the PHSA/Section 1001 of the PPACA]	☐ Yes ☐ No If no, please explain.	☐ Yes ☐ No If no, please explain.	
	Appeals Process – Requires establishment of an internal claims appeal process and external review process.  Explanation:  Page Number:	[Section 2719 of the PHSA/Section 1001 of the PPACA]	N/A	☐ Yes ☐ No If no, please explain.	
	Emergency Services – Requires plans that cover emergency services to provide such coverage without the need for prior authorization, regardless of the participating status of the provider, and at the in-network cost-sharing level.  Explanation:  Page Number:	[Section 2719A of the PHSA/Section 10101 of the PPACA]	N/A	☐ Yes ☐ No If no, please explain.	

	SECTION A – Indi			
TOI	Category	Statute Section	Grandfathered	Non- Grandfathered
	Access to Pediatricians – Mandates that if designation of a PCP for a child is required, the person be permitted to designate a physician who specialized in pediatrics as the child's PCP if the provider is in-network.	[Section 2719A of the PHSA/Section 10101 of the PPACA]	N/A	☐ Yes ☐ No If <b>no</b> , please explain.
	Explanation: Page Number:			
	Access to OB/GYNs – Prohibits authorization or referral requirements for obstetrical or gynecological care provided by in-network providers who specialize in obstetrics or gynecology.	[Section 2719A of the PHSA/Section 10101 of the PPACA]	N/A	Yes No If <b>no</b> , please explain.
	Explanation: Page Number:			

**Reset Form** 

#### **PPACA Uniform Compliance Summary**

#### SECTION B – Group Health Benefit Plans (Small and Large) Non-TOI Category **Statute Section** Grandfathered Grandfathered ☐ Yes ☐ No ☐ Yes ☐ No **Eliminate Pre-existing Condition Exclusions for Enrollees** [Sections 2704 of the PHSA/Section **Under Age 19** 1201 of the PPACA] If **no**, please explain. If **no**, please explain. Explanation: Page Number: ☐ Yes ☐ No ☐ Yes ☐ No Eliminate Annual Dollar Limits on Essential Benefits – [Section 2711 of the PHSA/Section Except allows for "restricted" annual dollar limits for essential 1001 of the PPACA] If **no**, please explain. If **no**, please explain. benefits for plan years prior to January 1, 2014. Explanation: Page Number: ☐ Yes ☐ No ☐ Yes ☐ No **Eliminate Lifetime Dollar Limits on Essential Benefits** [Section 2711 of the PHSA/Section 1001 of the PPACA1 If **no**, please explain. If **no**, please explain. Explanation: Page Number: **Prohibit Rescissions** – Except for fraud or intentional ☐ Yes ☐ No ☐ Yes ☐ No [Section 2712 of the PHSA/Section misrepresentation of material fact. 1001 of PPACA] If **no**, please explain. If **no**, please explain. Explanation: Page Number:

	SECTION B – Group Heal	arge)		
TOI	Category	Statute Section	Grandfathered	Non- Grandfathered
	<b>Preventive Services</b> – Requires coverage and prohibits the imposition of cost-sharing for specified preventative services	[Section 2713 of the PHSA/Section 1001 of the PPACA]	N/A	Yes No If no, please explain.
	Explanation:			
	Page Number:			
	Extends Dependent Coverage for Children Until age 26 – If a policy offers dependent coverage, it must include dependent coverage until age 26. ◊	[Section 2714 of the PHSA/Section 1001 of the PPACA]	Yes <sup>⋄</sup> No If <b>no</b> , please explain.	Yes No If no, please explain.
	Explanation:			
	Page Number:			
	Appeals Process – Requires establishment of an internal claims appeal process and external review process.	[Section 2719 of the PHSA/Section 1001 of the PPACA]	N/A	Yes No If no, please explain.
	Explanation:			
	Page Number:			

<sup>♦</sup> For plan years beginning before January 1, 2014, grandfathered group plans are not required to extend coverage to a child until the age of 26 if such child is eligible to enroll in another employee-sponsored plan

	SECTION B – Group Hea	rge)		
TOI	Category	Statute Section	Grandfathered	Non- Grandfathered
	Emergency Services – Requires plans that cover emergency services to provide such coverage without the need for prior authorization, regardless of the participating status of the provider, and at the in-network cost-sharing level.	[Section 2719A of the PHSA/Section 10101 of the PPACA]	N/A	Yes No If <b>no</b> , please explain.
	Explanation:			
	Page Number:			
	Access to Pediatricians – Mandates that if designation of a PCP for a child is required, the person be permitted to designate a physician who specialized in pediatrics as the child's PCP if the provider is in-network.	[Section 2719A of the PHSA/Section 10101 of the PPACA]	N/A	☐ Yes ☐ No If <b>no</b> , please explain.
	Explanation:			
	Page Number:			
	Access to OB/GYNs – Prohibits authorization or referral requirements for obstetrical or gynecological care provided by in-network providers who specialize in obstetrics or gynecology.	[Section 2719A of the PHSA/Section 10101 of the PPACA]	N/A	☐ Yes ☐ No If no, please explain.
	Explanation:			
	Page Number:			



May 21, 2012

Ms. Rosalyn Minor Arkansas Insurance Department 1200 West 3<sup>rd</sup> Street Little Rock, Arkansas 72201

Re: UnitedHealthcare of Arkansas, Inc.

NAIC No. 95446

#### Health Resources and Services Administration (HRSA) Amendment

AMD.HRSA.H.01.AR and AMD.HRSA.H.09.AR

Flesch Score: 55.4

Dear Ms. Minor:

On behalf of UnitedHealthcare of Arkansas, Inc., I am submitting the enclosed group health Amendment for your Department's review and approval. We are requesting to use these Amendments as follows:

**AMD.HRSA.H.01.AR** with our approved 2001 group policy series, form filing Policy.01.AR, et al approved on 3/15/02.

**AMD.HRSA.H.09.AR** with our approved 2009 group policy series, form filing POL.H.09.AR, et al approved on 9/30/09.

This Amendment is being filed to incorporate the requirements for coverage of breast pumps as required under the *Health Resources and Services Administration (HRSA)* requirement of the *Patient Protection and Affordable Care Act* (PPACA).

Our intent is to use this addendum for large and small employer groups and we request that your review encompass both.

Our intent is to use this form to convey deletion of, addition of, or change in the specifics of a provision previously filed with your Department.

#### Explanation Variable Text

Included in this addendum are the following features:

- Non-variable Text that always appears in an issued document.
- Variable Text that may or may not appear in an issued document depending on the specific product and plan design selected by the Enrolling Group. Variable text is enclosed in [brackets].
- **Instruction text** that is included, where necessary, to further explain the variability in the filed forms. Please note that any instruction text will appear only in the filed form and will not appear in the form issued to a member.

Information contained within this form may also be used in an online format with appropriate changes in font, format and design to more easily accommodate online viewing or issuance. We want to assure the Department that education will be provided to the brokers, employer groups and the employees regarding access and alternatives to electronic issuance.

If you have any questions or concerns regarding this submission, please feel free to call me at the number shown below.

#### Sincerely,

Kelly Smith

UnitedHealthcare Insurance Company

800 King Farm Boulevard

Rockville, MD 20850 Toll free: 240-632-8061 Email: kelly\_smith@uhc.com